

**UNITED STATES BANKRUPTCY COURT**  
**District of New Jersey**

IN RE: **April L. Streeter**Case No.: 17-10967-JNPJudge: Hon. Jerrold Poslusny

Debtor(s)

Chapter: 13

**CHAPTER 13 PLAN AND MOTIONS**

☐ Original☒ Modified/Notice Required☒ Discharge Sought☐ Motions Included☐ Modified/No Notice Required☐ No Discharge SoughtDate: April 27, 2017

THE DEBTOR HAS FILED FOR RELIEF UNDER  
 CHAPTER 13 OF THE BANKRUPTCY CODE.

**YOUR RIGHTS WILL BE AFFECTED.**

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the Notice. **This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the Notice.**

**YOU SHOULD FILE A PROOF OF CLAIM BY THE DEADLINE STATED  
 IN THE NOTICE TO RECEIVE DISTRIBUTIONS UNDER ANY PLAN  
 THAT MAY BE CONFIRMED, EVEN IF THE PLAN REFERS TO YOUR CLAIM**

**Part 1: Payment and Length of Plan**

a. The Debtor shall pay 175.00 Monthly to the Chapter 13 Trustee, starting on February 1, 2017 for approximately 36 months.

b. The Debtor shall make plan payments to the Trustee from the following sources:



Future Earnings



Other sources of funding (describe source, amount and date when funds are available):

c. Use of real property to satisfy plan obligations:

☐ Sale of real property  
Description:  
Proposed date for completion: \_\_\_\_\_

☐ Refinance of real property  
Description:  
Proposed date for completion: \_\_\_\_\_

☐ Loan modification with respect to mortgage encumbering property  
Description:  
Proposed date for completion: \_\_\_\_\_

d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

e. ☐ Other information that may be important relating to the payment and length of plan:

## Part 2: Adequate Protection

a. Adequate protection payments will be made in the amount of \$ \_\_\_\_ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to \_\_\_\_ (creditor).

b. Adequate protection payments will be made in the amount of \$ \_\_\_\_ to be paid directly by the debtor(s) outside of the Plan, pre-confirmation to \_\_\_\_ (creditor).

## Part 3: Priority Claims (Including Administrative Expenses)

All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
Carrie J. Boyle, Esq.	Attorney Fees	2,835.00

## Part 4: Secured Claims

### a. Curing Default and Maintaining Payments

The Debtor shall pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the Debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
-NONE-					

### b. Modification

1.) The Debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an

unsecured claim.

**NOTE: A modification under this section ALSO REQUIRES the appropriate motion to be filed under Section 7 of the Plan.**

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to Be Paid
<b>-NONE-</b>							

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

**c. Surrender**

Upon confirmation, the stay is terminated as to surrendered collateral. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt
Wells Fargo National Bank for Empire	Items purchased from Empire today located at <b>3137 Harbour Drive Palmyra, NJ 08065 Burlington County</b>	unknown	2272
Palmyra Harbour Condo Assoc.	<b>3137 Harbour Drive Palmyra, NJ 08065 Burlington County</b>	135,000	1,932.93
<b>Roundpoint Mortgage</b>	<b>3137 Harbour Drive Palmyra, NJ 08065 Burlington County</b>	<b>135,000.00</b>	<b>34,871.00</b>

**d. Secured Claims Unaffected by the Plan**

The following secured claims are unaffected by the Plan:

Creditor  
**Capital One Auto Finance**  
**Wells Fargo Dealer Services**

**e. Secured Claims to be paid in full through the Plan**

Creditor	Collateral	Total Amount to be Paid through the Plan
<b>-NONE-</b>		

**Part 5: Unsecured Claims**

**a. Not separately classified** Allowed non-priority unsecured claims shall be paid:

\_\_\_\_ Not less than \$\_\_\_\_ to be distributed *pro rata*

\_\_\_\_ Not less than \_\_\_\_ percent

  x   *Pro Rata* distribution from any remaining funds

**b. Separately Classified Unsecured Claims** shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid
<b>-NONE-</b>			

## Part 6: Executory Contracts and Unexpired Leases

All executory contracts and unexpired leases are rejected, except the following, which are assumed:

Creditor	Nature of Contract or Lease	Treatment by Debtor
-NONE-		

## Part 7: Motions

**NOTE: All plans containing motions must be served on all potentially affected creditors, together with local form, Notice of Chapter 13 Plan Transmittal, within the time and in the manner set forth in D.N.J. LBR 3015-1. A Certification of Service must be filed with the Clerk of Court when the plan and transmittal notice are served.**

### a. Motion to Avoid Liens under 11 U.S.C. Section 522(f).

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided
-NONE-							

### b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured.

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Amount of Lien to be Reclassified
-NONE-		

### c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured.

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured
-NONE-			

## Part 8: Other Plan Provisions

### a. Vesting of Property of the Estate

- ☒ Upon Confirmation  
☐ Upon Discharge

### b. Payment Notices

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

**c. Order of Distribution**

The Trustee shall pay allowed claims in the following order:

- 1) Trustee Commissions
- 2) Other Administrative Claims
- 3) Secured Claims
- 4) Lease Arrearages
- 5) Priority Claims
- 6) General Unsecured Claims

**d. Post-petition claims**

The Trustee ☒ is, ☐ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

**Part 9 : Modification**

If this plan modifies a plan previously filed in this case, complete the information below.

Date of Plan being modified: January 17, 2017.

Explain below <b>why</b> the Plan is being modified.	Explain below <b>how</b> the Plan is being modified
The plan is being modified to indicated the collateral securing the two secured creditors claims: (i) Wells Fargo National Bank; and (ii) Palmyra Harbour Condo Assoc., is being surrendered.	The claims of (i) Wells Fargo National Bank; and (ii) Palmyra Harbour Condo Assoc. have been added to Part 4(c)

Are Schedules I and J being filed simultaneously with this modified Plan? ☐ Yes ☒ No

**Part 10: Sign Here**

The debtor(s) and the attorney for the debtor (if any) must sign this Plan.

Date April 27, 2017 /s/ Carrie J. Boyle, Esq.  
Carrie J. Boyle, Esq.  
Attorney for the Debtor

I certify under penalty of perjury that the foregoing is true and correct.

Date: April 27, 2017 /s/ April L. Streeter  
April L. Streeter  
Debtor

Date: \_\_\_\_\_  
Joint Debtor

**Certificate of Notice Page 6 of 7**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 April L. Streeter  
 Debtor

Case No. 17-10967-JNP  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
 Form ID: pdf901

Page 1 of 2  
 Total Noticed: 43

Date Rcvd: May 03, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 05, 2017.

db  
 516596599 +April L. Streeter, 1004 Cinnaminson Ave, Palmyra, NJ 08065-1820  
 516596600 +Apex Asset, 2501 Oregon Pike Ste, Lancaster, PA 17601-4890  
 516596602 +Barclays Bank Delaware, Po Box 8801, Wilmington, DE 19899-8801  
 516596602 +Capital One, Po Box 30285, Salt Lake City, UT 84130-0285  
 516596603 +Capital One Auto Finance, Attn: Bankruptcy Dept, Po Box 30258,  
 Salt Lake City, UT 84130-0258  
 516596604 Comenity Bank, Bankruptcy Dept., PO Box 182273, Columbus, OH 43218-2273  
 516596605 +Comenity Bank/Avenue, Po Box 182125, Columbus, OH 43218-2125  
 516596606 +Comenity Bank/OneStopPlus.com, Po Box 182125, Columbus, OH 43218-2125  
 516596607 +Comenity Bank/womnwt, Po Box 182125, Columbus, OH 43218-2125  
 516596610 Encore Receivable Management, Inc, 400 N. Rogers Road, P.O. Box 3330,  
 Olathe, KS 66063-3330  
 516596611 +Equifax Information Services, PO Box 740241, Atlanta, GA 30374-0241  
 516596612 +Experian, PO Box 4500, Allen, TX 75013-1311  
 516596614 +James Streeter, 1004 Cinnaminson Avenue, Palmyra, NJ 08065-1820  
 516758604 +MIDLAND FUNDING LLC, PO BOX 2011, WARREN, MI 48090-2011  
 516596618 +PSE&G, 80 Park Plaza, Newark, NJ 07102-4194  
 516596616 +Palmyra Harbour CA, c/o Associa Mid-Atlantic, 2000 Harbour Drive, Palmyra, NJ 08065-1100  
 516596617 Palmyra Harbour CA, c/o Associa Mid-Atlantic, 75 Remittance Drive, Suite 6076,  
 Chicago, IL 60675-6076  
 516636482 +Palmyra Harbour Condominium Association, Thomas J. Orr, 321 High Street,  
 Burlington, NJ 08016-4411  
 516596620 +Roundpoint Mortgage, 5032 Parkway Plaza Blvd, Charlotte, NC 28217-1934  
 516596621 +State of New Jersey Division of Taxation, PO Box 046, Trenton, NJ 08601-0046  
 516701141 Wells Fargo Bank N.A., d/b/a Wells Fargo Dealer Services, PO Box 19657,  
 Irvine, CA 92623-9657  
 516778054 Wells Fargo Bank, N.A., PO Box 10438, Des Moines, IA 50306-0438  
 516596627 +Wells Fargo Dealer Services, Po Box 3569, Rancho Cucamonga, CA 91729-3569  
 516596628 +Wells Fargo Financial, Po Box 94498, Las Vegas, NV 89193-4498

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov May 03 2017 22:57:10 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov May 03 2017 22:57:06 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 cr +E-mail/Text: tom@torrlaw.com May 03 2017 22:56:10 Palmyra Harbour Condominium Assoc.,  
 c/o Thomas J. Orr, 321 High Street, Burlington, NJ 08016-4411  
 516596601 +E-mail/Text: taxcollector@boroughofpalmyra.com May 03 2017 22:57:46 Borough of Palmyra,  
 Tax Office, 20 West Broad St, Palmyra, NJ 08065-1633  
 516612971 +E-mail/PDF: acg.acg.ebn@americaninfosource.com May 03 2017 22:48:37  
 Capital One Auto Finance, c/o Ascension Capital Group, P.O. Box 165028,  
 Irving, TX 75016-5028  
 516613977 +E-mail/PDF: acg.acg.ebn@americaninfosource.com May 03 2017 22:48:59  
 Capital One Auto Finance,, c/o Ascension Capital Group, P.O. Box 201347,  
 Arlington, TX 76006-1347  
 516778803 +E-mail/Text: bankruptcy@cavps.com May 03 2017 22:57:29 Cavalry SPV I, LLC,  
 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-1340  
 516596608 +E-mail/Text: creditonebknofications@resurgent.com May 03 2017 22:56:22 Credit One Bank Na,  
 Po Box 98873, Las Vegas, NV 89193-8873  
 516596609 +E-mail/Text: egssupportservices@egscorp.com May 03 2017 22:57:20 EGS Financial Care, inc.,  
 P.O. Box 1020, Dept 806, Horsham, PA 19044-8020  
 516596613 +E-mail/Text: cio.bncmail@irs.gov May 03 2017 22:56:41 Internal Revenue Service,  
 Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346  
 516669597 E-mail/PDF: pa\_dc\_claims@navient.com May 03 2017 22:48:39 NAVIENT,  
 C/O Navient Solutions, Inc., PO BOX 9640, Wilkes-Barre, PA 18773-9640  
 516596615 +E-mail/PDF: pa\_dc\_claims@navient.com May 03 2017 22:48:39 Navient, Attn: Claims Dept,  
 Po Box 9500, Wilkes-Barr, PA 18773-9500  
 516662687 E-mail/Text: bnc-quantum@quantum3group.com May 03 2017 22:56:59  
 Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788  
 516596619 +E-mail/Text: BankruptcyMail@questdiagnostics.com May 03 2017 22:58:04 Quest Diagnostics,  
 3 Giralda Farms, Madison, NJ 07940-1027  
 516596622 E-mail/PDF: gecsed@recoverycorp.com May 03 2017 22:48:34 Synchrony Bank,  
 Attn: Bankruptcy Dept., PO Box 965060, Orlando, FL 32896-5060  
 516596623 +E-mail/PDF: gecsed@recoverycorp.com May 03 2017 22:48:56 Synchrony Bank/ Walmart,  
 PO Box 965024, Orlando, FL 32896-5024  
 516596624 +E-mail/PDF: gecsed@recoverycorp.com May 03 2017 22:48:56 Synchrony Bank/Amazon,  
 Po Box 965064, Orlando, FL 32896-5064  
 516596625 +E-mail/PDF: gecsed@recoverycorp.com May 03 2017 22:48:34 Synchrony Bank/Care Credit,  
 Po Box 965064, Orlando, FL 32896-5064  
 516596626 +E-mail/PDF: gecsed@recoverycorp.com May 03 2017 22:48:34 Synchrony Bank/Walmart,  
 Po Box 965064, Orlando, FL 32896-5064

TOTAL: 19

District/off: 0312-1

User: admin  
Form ID: pdf901

Page 2 of 2  
Total Noticed: 43

Date Rcvd: May 03, 2017

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 05, 2017

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 27, 2017 at the address(es) listed below:

Carrie J. Boyle on behalf of Debtor April L. Streeter cboyle@mpadlaw.com,  
cjbecf@gmail.com;KGresh@mpadlaw.com;tegner@mpadlaw.com;djamison@mpadlaw.com;lwood@mpadlaw.com;cge  
tz@mpadlaw.com  
Denise E. Carlon on behalf of Creditor Roundpoint Mortgage Servicing Corporation  
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,  
summarymail@standingtrustee.com  
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com  
Thomas J Orr on behalf of Creditor Palmyra Harbour Condominium Assoc. tom@torrlaw.com,  
xerna@aol.com  
U.S. Trustee. USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6